

## Centra Credit Union Credit Card Disclosures

### Interest Rates and Interest Charges

<p><b>Annual Percentage Rate (APR) for Purchases, Cash Advances and Balance Transfers</b></p> <p>The YOU Card - Visa® Signature _____</p> <p>Visa® Platinum _____</p> <p>Visa® Platinum Secured _____</p>	<p><b>0.00%</b> Introductory APR for the first 6 months.  <b>13.50% to 18.00%</b> APR after first 6 months.</p> <p><b>3.70%</b> Introductory APR for the first 6 months.  <b>14.24% to 18.00%</b> APR after first 6 months.</p> <p><b>14.24% to 18.00%</b> APR</p> <p>APRs will vary with the market based on the Prime Rate and credit worthiness.</p>
<p><b>How to avoid paying interest on purchases</b></p>	<p>Your due date is at least 25 days after the close of each billing cycle. We do not charge you interest on purchases if you pay your entire balance by the due date each month. We will begin charging interest on cash advances on the transaction date.</p>
<p><b>Minimum Interest Charge</b></p>	<p><b>None</b></p>
<p><b>For Credit Card Tips from the Consumer Financial Protection Bureau</b></p>	<p>To learn more about factors to consider when applying for or using a credit card, visit the website of the Consumer Financial Protection Bureau at <a href="http://www.consumerfinance.gov/learnmore">http://www.consumerfinance.gov/learnmore</a>.</p>
<p><b>Fees</b></p>	
<p><b>Maintenance and Set-up Fees</b>  Annual Fee  Additional Card Fee</p>	<p><b>None</b>  <b>None</b></p>
<p><b>Transaction Fees</b>  Balance Transfer Fee  Cash Advance Fee  Foreign Transaction Fee</p>	<p><b>\$10 or 2%</b> of the amount of each balance transfer, whichever is greater.  <b>\$10 or 2%</b> of the amount of each cash advance, whichever is greater.  <b>\$10 or 1%</b> of each transaction in U.S. dollars, whichever is less.</p>
<p><b>Penalty Fees</b>  Late Payment Fee  Returned Payment Fee</p>	<p>Up to <b>\$18</b> will be assessed 10 days after due date on Visa Platinum and Visa Platinum Secured, 15 days after due date on The YOU Card.  <b>None</b></p>
<p><b>Other Fees</b>  Rush Fee</p>	<p><b>None</b></p>

**How We Will Calculate Your Balance:** We use a method called "average daily balance (including current transactions)". See your account agreement under Finance Charge for more details.

**The minimum monthly payment** is 2% of your total new balance or the overlimit amount, whichever is greater, but not less than \$20 plus the amount of any unpaid prior payments due. Payments of \$10,000 or greater may not be a part of your available credit for three (3) business days. Your payment is due on the 21st of the month.

**Billing Rights:** Information on your rights to dispute transactions and how to exercise those rights is provided in your agreement.

**Variable Rate:** The ANNUAL PERCENTAGE RATE is subject to change on the first day of the billing cycle monthly to reflect any change in the Index and will be determined by the Prime Rate on the 15th day of the month prior to the last calendar date of the current billing cycle of each year as published in The Wall Street Journal "Money Rates" table to which we add a margin. The ANNUAL PERCENTAGE RATE will never be greater than 18.00%. Any increase in the ANNUAL PERCENTAGE RATE will take the form of additional payments shown as Total Minimum Payments on the statement. If the Index is no longer available, the Credit Union will choose a new index which is based upon comparable information.